

#### ABSTRACT OF THE DISCLOSURE

[0039] A method and apparatus to facilitate predictive presentment of the payment options. In transactions between a purchaser and a vendor, the vendor may obtain personal information from the purchaser at an early stage of the sale. The personal information may be used to identify a list of approved payment options. The approved payment options can be predictively or dynamically presented to the purchaser based on the business rules that account for various factors including, but not limited to: purchaser payment psychology, available payment methods, credit score by payment method type, credit score across payment method types, vendor payment option preference, and type of purchase event.